

What is claimed is:

1. A method for using a computer apparatus for managing access to payroll data and direct deposit data for a plurality of employees over a network, the method comprising:

maintaining a computer system that is capable of sending and receiving data over the network;

storing in the computer system employee identification data, payroll data, and direct deposit data corresponding to each employee, and criteria for direct deposit payroll participation;

receiving over the network employee identification data from an employee;

matching the received employee identification data to the corresponding payroll data and direct deposit data in the computer system;

determining whether the direct deposit data for the employee satisfies the criteria for direct deposit payroll participation; and

if the employee direct deposit data satisfies the criteria, sending the corresponding payroll data over the network to the employee.

2. The method of claim 1 wherein the computer system is capable of receiving direct deposit data from the employees over the network.

3. The method of claim 2 further comprising the step of providing the employee confirmation of the direct deposit data received from the employee.

4. The method of claim 2 wherein the direct deposit data received from the employees comprises RTNs.

5. The method of claim 4 further comprising the step of identifying invalid RTNs in the direct deposit data from the employees and notifying the employee.

6. The method of claim 2 wherein the criteria for direct deposit payroll participation may be input.

7. The method of claim 6 wherein the criteria may be input by an employer of the employee.

8. The method of claim 2 wherein the direct deposit data received from the employee comprises a description generated by the employee for each direct deposit account.

9. The method of claim 8 wherein the payroll data sent over the network to the employee comprises the description generated by the employee for each direct deposit account.

10. The method of claim 2 further comprising the step of storing in the computer system W-2 data corresponding to each employee, and wherein if the employee direct deposit data satisfies the criteria, the employee is provided access to the W-2 data corresponding to the employee.

11. The method of claim 2 further comprising the step of storing in the computer system W-4 data corresponding to each employee, and wherein if the employee direct deposit data satisfies the criteria, the employee is provided access to the W-4 data corresponding to the employee.

12. The method of claim 2 wherein if the employee direct deposit data satisfies the criteria, the employee is provided access to income verification services.

13. A method for using a computer apparatus for managing access to payroll data and direct deposit data for a plurality of employees over a network, the method comprising:

maintaining a computer system that is capable of sending and receiving data over the network;

storing in the computer system employee identification data, payroll data, direct deposit data, and reference data corresponding to each employee, and criteria for direct deposit payroll participation;

inputting in the computer system data corresponding to a time interval for each employee, during which interval following the reference date, if the direct deposit data for the employee does not satisfy the criteria for direct deposit payroll participation, the employee may receive payroll data;

receiving over the network employee identification data from an employee;

matching the received employee identification data to the corresponding payroll data and direct deposit data in the computer system;

determining whether the direct deposit data for the employee satisfies the criteria for direct deposit payroll participation;

if the employee direct deposit data satisfies the criteria, sending the corresponding payroll data over the network to the employee; and

if the employee direct deposit data does not satisfy the criteria, determining whether the employee time interval following the employee reference date has expired, and if the time interval has not expired, sending the corresponding payroll data over the network to the employee.

14. The method of claim **13** wherein the computer system is capable of receiving direct deposit data from the employees over the network.

15. The method of claim **14** further comprising the step of providing the employee confirmation of the direct deposit data received from the employee.

16. The method of claim **14** wherein the direct deposit data received from the employees comprises RTNs.

17. The method of claim **16** further comprising the step of identifying invalid RTNs in the direct deposit data from the employees and notifying the employee.

18. The method of claim **13** wherein the criteria for direct deposit payroll participation may be input.

19. The method of claim **18** wherein the criteria may be input by an employer of the employee.

20. The method of claim **13** wherein the direct deposit data received from the employee comprises a description generated by the employee for each direct deposit account.

21. The method of claim **20** wherein the payroll data sent over the network to the employee comprises the description generated by the employee for each direct deposit account.

22. The method of claim **13** wherein if the employee direct deposit data does not satisfy the criteria and the time interval has not expired, the remaining time interval is displayed to the employee.

23. The method of claim **13** wherein the direct deposit data comprise an option for pay distribution to a stored value card.

24. The method of claim **13** wherein the corresponding payroll data is displayed in fields and the data comprises hyperlinks to definitions associated with one or more of the fields.

25. The method of claim **13** further comprising the step of storing in the computer system W-2 data corresponding to each employee, and wherein if the employee direct deposit data satisfies the criteria, the employee is provided access to the W-2 data corresponding to the employee.

26. The method of claim **13** further comprising the step of storing in the computer system W-4 data corresponding to each employee, and wherein if the employee direct deposit data satisfies the criteria, the employee is provided access to the W-4 data corresponding to the employee.

27. The method of claim **13** wherein if the employee direct deposit data satisfies the criteria, the employee is provided access to income verification services.

28. A method for using a computer apparatus for managing access to payroll data and W-4 data for a plurality of employees over a network, the method comprising:

maintaining a computer system that is capable of sending and receiving data over the network;

storing in the computer system employee identification data, payroll data, and W-4 data corresponding to each employee, and criteria for W-4 participation;

receiving over the network employee identification data from an employee;

matching the received employee identification data to the corresponding payroll data and W-4 data in the computer system;

determining whether the W-4 data for the employee satisfies the criteria for W-4 participation;

if the employee W-4 data satisfies the criteria, sending the corresponding payroll data over the network to the employee.

29. The method of claim **28** wherein the computer system is capable of receiving W-4 data from the employees over the network.

30. The method of claim **29** further comprising the step of providing the employee confirmation of the W-4 data received from the employee.

31. The method of claim **28** wherein the criteria for direct deposit payroll participation may be input.

32. The method of claim **31** wherein the criteria may be input by an employer of the employee.

33. The method of claim **28** further comprising the step of storing in the computer system W-2 data corresponding to each employee, and wherein if the employee W-4 data

satisfies the criteria, the employee is provided access to the W-2 data corresponding to the employee.

34. The method of claim 28 wherein if the employee W-4 data satisfies the criteria, the employee is provided access to income verification services.

35. A computer based system for managing access to payroll data and direct deposit data for a plurality of employees over a network, the system comprising:

an input device for receiving input data,

a processor connected to the input device which is programmed to store input data in a memory device and to perform operations upon stored data to produce output data,

a memory device connected to the processor for storing the input data,

and

an output device connected to the processor for displaying the output data;

the input device capable of receiving payroll data and direct deposit data for a plurality of employees, criteria for direct deposit payroll participation, and a request for payroll data from one of the employees over the network; and

the processor programmed for determining whether the employee direct deposit data satisfies the criteria and if the employee direct deposit data satisfies the criteria, sending the corresponding payroll data over the network to the employee.

36. The system of claim **35** wherein data corresponding to a time interval and a reference date for each employee may be input, and wherein the processor is programmed for determining whether the employee time interval following the employee reference date has expired, and if not, sending the corresponding payroll data over the network to the employee.

37. The system of claim **36** wherein the input device is capable of receiving data representing the employee's direct deposit election.